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| Un   |  | es Bankr<br>n District (  |   |   |   |  |   | Volun  | tary I                                | Petition           |
|--|--|---|---|---|---|--|---|--|---------------------------------------|--------------------|
| Name of Debtor (if individual, enter La Hall, Lee A  | ast, First, Middl  | (e):  |   | Name  | of Joint De   | ebtor (Spouse                                  | e) (Last, First,                                    | , Middle):   |                                       |                    |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):   |  |   |   |   |   | used by the J<br>maiden, and                   |   | in the last 8 yea<br>):  | nrs                                   |                    |
| Last four digits of Soc. Sec. or Individu: (if more than one, state all)  xxx-xx-4079  | al-Taxpayer I.I  | D. (ITIN)/Comp  | lete EIN  | Last fo   | our digits of   | f Soc. Sec. or                                 | r Individual-7                                      | Γaxpayer I.D. (I   | TIN) No.                              | Complete EIN       |
| Street Address of Debtor (No. and Stree<br>1306 W. 68th Street<br>Chicago, IL  | et, City, and Sta  | ate):   | ZIP Code  | Street  | Address of  | Joint Debtor                                   | (No. and Str  | reet, City, and S  | State):                               | ZIP Code           |
| G . (D :)  | DI CD '  |   | 0636  |   | CD :1   | 6.4  | D ' ' 1 DI  | CD :   |                                       |                    |
| County of Residence or of the Principal <b>Cook</b>  | Place of Busin   | iess:   |   | County  | y of Reside   | ence or of the                                 | Principal Pla                                       | ace of Business  | :                                     |                    |
| Mailing Address of Debtor (if different  | from street add  | ress):  |   | Mailin  | g Address   | of Joint Debt                                  | or (if differe                                      | nt from street ac  | ddress):                              |                    |
|  |  | _   | ZIP Code  |   |   |  |   |  | г                                     | ZIP Code           |
| Location of Principal Assets of Business<br>(if different from street address above):  | s Debtor   | I   |   |   |   |  |   |  |                                       |                    |
| Type of Debtor (Form of Organization) (Check one b   |  |   | f Business<br>one box)  |   |   |  |   | tcy Code Und   |                                       |                    |
| Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP □ Partnership □ Other (If debtor is not one of the above check this box and state type of entity being the company of | P)   | lealth Care Busingle Asset Rea<br>111 U.S.C. § 10<br>tailroad<br>tockbroker<br>commodity Brol<br>Clearing Bank<br>Other | iness<br>al Estate as d<br>01 (51B)   | lefined   | Chapt   | er 7<br>er 9<br>er 11<br>er 12                 | ☐ Ch<br>of<br>☐ Ch<br>of                            | napter 15 Petitica<br>a Foreign Main<br>napter 15 Petitica<br>a Foreign Non- | on for Rec<br>n Proceed<br>on for Rec | ing<br>cognition   |
| Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Tax-Exempt Entity (Check box, if applicable)  □ Debtor is a tax-exempt organizati under Title 26 of the United State Code (the Internal Revenue Code   |  |   | es  | defined<br>"incurr  | are primarily co<br>d in 11 U.S.C. §<br>ed by an indivi<br>onal, family, or | § 101(8) as<br>idual primarily                 | for   | Debts as business  | re primarily<br>s debts.              |                    |
| Filing Fee (Check  | one box)   |   | Check or  |   |   | -  | ter 11 Debto  |  |                                       |                    |
| □ Full Filing Fee attached     □ Filing Fee to be paid in installments (appattach signed application for the court's ordebtor is unable to pay fee except in instaform 3A.     □ Filing Fee waiver requested (applicable to attach signed application for the court's contact.)  | consideration certical<br>allments. Rule 10<br>o chapter 7 indiv | ifying that the 06(b). See Official iduals only). Mus   | Check all t B.   De Check all t A   A   A   Check all t A   A   A   Check all t A   A   Check all t A   Check | btor is not<br>btor's aggre-<br>less than S<br>applicable<br>plan is bein<br>ceptances of | egate nonco<br>\$2,490,925 (as boxes:<br>ag filed with<br>of the plan w     | ntingent liquid: amount subject this petition. | defined in 11 U<br>ated debts (exc<br>to adjustment | § 101(51D). J.S.C. § 101(51D). cluding debts owe on 4/01/16 and e            | d to insider                          | years thereafter). |
| Statistical/Administrative Information  ☐ Debtor estimates that funds will be a ☐ Debtor estimates that, after any exenthere will be no funds available for o  | available for dis  | excluded and a  | dministrativ  |   | es paid,  |  | THIS  | SPACE IS FOR   | COURT U                               | SE ONLY            |
| Estimated Number of Creditors  | 0-<br>9 1,000-<br>5,000  | 5,001-  | 10,001-   | 25,001-<br>50,000   | 50,001-<br>100,000  | OVER 100,000                                   |   |  |                                       |                    |
| Estimated Assets  So to \$55,001 to \$100,001 to \$50,000 to \$50,000 mill   |  | 01 \$10,000,001<br>to \$50  | \$50,000,001 S<br>to \$100 t  | ]<br>\$100,000,001<br>to \$500<br>million   | \$500,000,001<br>to \$1 billion   |  |   |  |                                       |                    |
| Estimated Liabilities  |  | 01 \$10,000,001<br>to \$50  | \$50,000,001 \$<br>to \$100 t   | 3100,000,001<br>o \$500<br>nillion  | \$500,000,001 to \$1 billion  |  |   |  |                                       |                    |

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| B1 (Official For   | rm 1)(04/13)  | Page 2 01 48  | Page 2  |  |
|--|---|---|---|--|
| Voluntar   | y Petition  | Name of Debtor(s): Hall, Lee A  |   |  |
| (This page mu  | ust be completed and filed in every case)   | Hall, Lee A   |   |  |
| 1 3  | All Prior Bankruptcy Cases Filed Within Last  | <b>8 Years</b> (If more than two, a   | attach additional sheet)  |  |
| Location<br>Where Filed:   | - None -  | Case Number:  | Date Filed:   |  |
| Location<br>Where Filed:   |   | Case Number:  | Date Filed:   |  |
| Pe   | ending Bankruptcy Case Filed by any Spouse, Partner, or   | Affiliate of this Debtor (If n  | nore than one, attach additional sheet)   |  |
| Name of Debt<br>- None -   | tor:  | Case Number:  | Date Filed:   |  |
| District:  |   | Relationship:   | Judge:  |  |
|  | Exhibit A   | (To be completed if debtor is an  | Exhibit B individual whose debts are primarily consumer debts.)   |  |
| forms 10K a<br>pursuant to s<br>and is reque   | pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition. | I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United S | there named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, states Code, and have explained the relief available rither certify that I delivered to the debtor the notice b). |  |
|  | 77 is different and induc a pair of any pennon.   | Signature of Attorney for Frank G. Cortese  |   |  |
|  | Feb   | l<br>ibit C   | _   |  |
|  | or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.   | pose a threat of imminent and id  | lentifiable harm to public health or safety?  |  |
|  | Exh   | ibit D  |   |  |
| _  | leted by every individual debtor. If a joint petition is filed, ea  |   | attach a separate Exhibit D.)   |  |
| Exhibit  If this is a join   | D completed and signed by the debtor is attached and made intraction:   | a part of this petition.  |   |  |
| _  | D also completed and signed by the joint debtor is attached a   | and made a part of this petitio   | n.  |  |
|  | Information Regardin  | g the Debtor - Venue  |   |  |
| _  | (Check any ap   | -   |   |  |
|  | Debtor has been domiciled or has had a residence, princip<br>days immediately preceding the date of this petition or for  |   |   |  |
|  | There is a bankruptcy case concerning debtor's affiliate, go  |   | •   |  |
| Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |   |   |   |  |
|  | Certification by a Debtor Who Reside<br>(Check all app  |   | Property  |  |
|  | Landlord has a judgment against the debtor for possession   |   | checked, complete the following.)   |  |
|  | (Name of landlord that obtained judgment)   |   |   |  |
|  | , ,   |   |   |  |
|  |   |   |   |  |
|  |   |   |   |  |
|  | (Address of landlord)   | <u></u>   |   |  |
|  | Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment   |   |   |  |
|  | Debtor has included with this petition the deposit with the after the filing of the petition.   |   | •   |  |
|  |   |   |   |  |

### **B1** (Official Form 1)(04/13)

## **Voluntary Petition**

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Lee A Hall

Signature of Debtor Lee A Hall

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 27, 2015

Date

### Signature of Attorney\*

### X /s/ Frank G. Cortese

Signature of Attorney for Debtor(s)

### Frank G. Cortese

Printed Name of Attorney for Debtor(s)

### The Cortese Law Offices, P.C.

Firm Name

22 West Washington Street Suite 1500 Chicago, IL 60602

Address

### Email: CorteseLaw@gmail.com

(312) 269-9475 Fax: (312) 268-5151

Telephone Number

July 27, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Hall, Lee A

### Signatures

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{X}$ 

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

| In re | Lee A Hall |           | Case No. |   |
|-------|------------|-----------|----------|---|
|       |            | Debtor(s) | Chapter  | 7 |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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| B 1D (Official Form 1, Exhibit D) (12/09) - Cont.  | Page 2  |
|--|---|
| deficiency so as to be incapable of realizing a responsibilities.);  □ Disability. (Defined in 11 U.S.C. § | 3 109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone. |
| ☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in           | administrator has determined that the credit counseling this district.  |
| I certify under penalty of perjury that the  | information provided above is true and correct.   |
| Signature of Debtor:   | /s/ Lee A Hall  |
| Date: July 27, 2015  |   |

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B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

| In re | Lee A Hall |        | Case No. |   |
|-------|------------|--------|----------|---|
| -     |            | Debtor | ,        |   |
|       |            |        | Chapter  | 7 |

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS            | LIABILITIES | OTHER    |
|---|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property   | Yes                  | 1                | 0.00              |             |          |
| B - Personal Property   | Yes                  | 3                | 8,148.00          |             |          |
| C - Property Claimed as Exempt  | Yes                  | 1                |                   |             |          |
| D - Creditors Holding Secured Claims  | Yes                  | 1                |                   | 5,491.00    |          |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes                  | 1                |                   | 0.00        |          |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                           | Yes                  | 7                |                   | 70,762.00   |          |
| G - Executory Contracts and<br>Unexpired Leases                                 | Yes                  | 1                |                   |             |          |
| H - Codebtors   | Yes                  | 1                |                   |             |          |
| I - Current Income of Individual<br>Debtor(s)                                   | Yes                  | 2                |                   |             | 2,198.00 |
| J - Current Expenditures of Individual Debtor(s)                                | Yes                  | 2                |                   |             | 2,179.00 |
| Total Number of Sheets of ALL Schedu  | ıles                 | 20               |                   |             |          |
|   | T                    | otal Assets      | 8,148.00          |             |          |
|   |                      |                  | Total Liabilities | 76,253.00   |          |

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

| In re | Lee A Hall |             | Case No. |   |
|-------|------------|-------------|----------|---|
| -     |            | ,<br>Debtor |          |   |
|       |            |             | Chapter  | 7 |

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount    |
|---|-----------|
| Domestic Support Obligations (from Schedule E)  | 0.00      |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | 0.00      |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00      |
| Student Loan Obligations (from Schedule F)  | 53,250.00 |
| Domestic Support, Separation Agreement, and Divorce Decree<br>Obligations Not Reported on Schedule E                | 0.00      |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | 0.00      |
| TOTAL   | 53,250.00 |

### State the following:

| Average Income (from Schedule I, Line 12)  | 2,198.00 |
|--|----------|
| Average Expenses (from Schedule J, Line 22)  | 2,179.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14) | 2,491.00 |

### State the following:

| Total from Schedule D, "UNSECURED PORTION, IF ANY"     column              |      | 1,741.00  |
|--|------|-----------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | 0.00 |           |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |      | 0.00      |
| 4. Total from Schedule F   |      | 70,762.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |      | 72,503.00 |

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B6A (Official Form 6A) (12/07)

| In re | Lee A Hall | Case No |
|-------|------------|---------|
| •     |            | Debtor  |

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's
Interest in Property

Husband,
Wife,
Joint, or
Community

Property, without
Deducting any Secured
Claim or Exemption

Amount of
Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

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B6B (Official Form 6B) (12/07)

| In re | Lee A Hall | Case No. |
|-------|------------|----------|
| -     |            | Debtor   |

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

|     | Type of Property  | N O Description and Location of Property E | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property<br>without Deducting any<br>Secured Claim or Exemption |
|-----|---|--|---|--|
| 1.  | Cash on hand  | X  |   |  |
| 2.  | Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | Prepaid Debit Card                         | -   | 98.00  |
| 3.  | Security deposits with public utilities, telephone companies, landlords, and others.  | X  |   |  |
| 4.  | Household goods and furnishings, including audio, video, and computer equipment.  | Miscellaneous Household Furniture          | -   | 750.00   |
| 5.  | Books, pictures and other art<br>objects, antiques, stamp, coin,<br>record, tape, compact disc, and<br>other collections or collectibles.   | x  |   |  |
| 6.  | Wearing apparel.  | Necessary Wearing Apparel                  | -   | 550.00   |
| 7.  | Furs and jewelry.   | x  |   |  |
| 8.  | Firearms and sports, photographic, and other hobby equipment.   | X  |   |  |
| 9.  | Interests in insurance policies.<br>Name insurance company of each<br>policy and itemize surrender or<br>refund value of each.  | X  |   |  |
| 10. | Annuities. Itemize and name each issuer.  | x  |   |  |
|     |   |  |   |  |
|     |   |  | Sub-Tota                                    | al > 1,398.00  |

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

| In re | Lee A Hall | Case No |  |
|-------|------------|---------|--|
| -     |            | Debtor  |  |

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

|     |   |                  | (                                 |                                    |   |
|-----|---|------------------|-----------------------------------|------------------------------------|---|
|     | Type of Property  | N<br>O<br>N<br>E | Description and Location of Prope | Husband, Wife, Joint, or Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | х                |                                   |                                    |   |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | X                |                                   |                                    |   |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize.   | X                |                                   |                                    |   |
| 14. | Interests in partnerships or joint ventures. Itemize.   | X                |                                   |                                    |   |
| 15. | Government and corporate bonds and other negotiable and nonnegotiable instruments.  | X                |                                   |                                    |   |
| 16. | Accounts receivable.  | X                |                                   |                                    |   |
| 17. | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | X                |                                   |                                    |   |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars.  |                  | ear 2015 Anticipated Tax Refund   | -                                  | 3,000.00  |
| 19. | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | X                |                                   |                                    |   |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |                                   |                                    |   |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |                                   |                                    |   |
|     |   |                  |                                   | Sub-Tota                           | al > <b>3,000.00</b>  |
|     |   |                  |                                   | (Total of this page)               | -,  |

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

| In re | Lee A Hall | Case No |
|-------|------------|---------|
| _     |            | •       |

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

|     | Type of Property  | N<br>O<br>N<br>E | Description and Location of Property  | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|-----|---|------------------|---------------------------------------|---|---|
| 22. | Patents, copyrights, and other intellectual property. Give particulars.   | X                |                                       |   |   |
| 23. | Licenses, franchises, and other general intangibles. Give particulars.  | X                |                                       |   |   |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |                                       |   |   |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories.  |                  | 002 Cadillac Escalade<br>58,000 Miles | -   | 3,750.00  |
| 26. | Boats, motors, and accessories.   | X                |                                       |   |   |
| 27. | Aircraft and accessories.   | X                |                                       |   |   |
| 28. | Office equipment, furnishings, and supplies.  | X                |                                       |   |   |
| 29. | Machinery, fixtures, equipment, and supplies used in business.  | X                |                                       |   |   |
| 30. | Inventory.  | X                |                                       |   |   |
| 31. | Animals.  | X                |                                       |   |   |
| 32. | Crops - growing or harvested. Give particulars.   | X                |                                       |   |   |
| 33. | Farming equipment and implements.   | X                |                                       |   |   |
| 34. | Farm supplies, chemicals, and feed.   | X                |                                       |   |   |
| 35. | Other personal property of any kind not already listed. Itemize.  | X                |                                       |   |   |

Sub-Total > (Total of this page)

Total >

8,148.00

3,750.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

| In re | Lee A Hall | Case No     |
|-------|------------|-------------|
| -     |            | ,<br>Debtor |

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

| Description of Property  | Specify Law Providing<br>Each Exemption          | Value of<br>Claimed<br>Exemption | Current Value of<br>Property Without<br>Deducting Exemption |
|--|--|----------------------------------|---|
| Checking, Savings, or Other Financial Accounts, C<br>Prepaid Debit Card                      | Certificates of Deposit<br>735 ILCS 5/12-1001(b) | 98.00                            | 98.00   |
| Household Goods and Furnishings<br>Miscellaneous Household Furniture                         | 735 ILCS 5/12-1001(b)                            | 750.00                           | 750.00  |
| Wearing Apparel Necessary Wearing Apparel  | 735 ILCS 5/12-1001(a)                            | 550.00                           | 550.00  |
| Other Liquidated Debts Owing Debtor Including Ta<br>Tax Year 2015 Anticipated Tax Refund     | <u>x Refund</u><br>735 ILCS 5/12-1001(b)         | 3,152.00                         | 3,000.00  |
| Automobiles, Trucks, Trailers, and Other Vehicles<br>2002 Cadillac Escalade<br>158,000 Miles | 735 ILCS 5/12-1001(c)                            | 2,400.00                         | 3,750.00  |

Total: 6,950.00 8,148.00

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B6D (Official Form 6D) (12/07)

| In re | Lee A Hall | Case No. |
|-------|------------|----------|
| •     |            | Debtor   |

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Hu<br>H<br>W<br>J<br>C | sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | I<br>N<br>G<br>E | UNLIQUIDAT       | DISPUTED | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|-----------------|------------------------|--|------------------|------------------|----------|--|---------------------------------|
| Account No. xxxxxxxxxxxxxx1001  American Credit Acceptance 961 E Main St Spartanburg, SC 29302       |                 | _                      | Opened 9/01/13 Last Active 4/27/15  Purchase Money Security  2002 Cadillac Escalade 158,000 Miles  Value \$ 3,750.00             |                  | A<br>T<br>E<br>D |          | 5,491.00   | 1,741.00                        |
| Account No.  |                 |                        | Value \$   |                  |                  |          | 5,101.00   | 1,7 + 1.00                      |
| Account No.  |                 |                        | Value \$   |                  |                  |          |  |                                 |
| Account No.  |                 |                        | Value \$   |                  |                  |          |  |                                 |
| continuation sheets attached   | •               | •                      | S<br>(Total of th  | -                | ag               | e)       | 5,491.00   | 1,741.00                        |
|  |                 |                        | (Report on Summary of Sc   |                  | ota<br>ule       |          | 5,491.00   | 1,741.00                        |

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B6E (Official Form 6E) (4/13)

| In re | Lee A Hall | Case No. |
|-------|------------|----------|
| -     |            | Debtor   |

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| total also on the Statistical Summary of Certain Elabinities and Related Data.  |
|---|
| ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.   |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)   |
| ☐ Domestic support obligations  |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).   |
| ☐ Extensions of credit in an involuntary case   |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).  |
| ☐ Wages, salaries, and commissions  |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| ☐ Contributions to employee benefit plans   |
| Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).   |
| ☐ Certain farmers and fishermen   |
| Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  |
| ☐ Deposits by individuals   |
| Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).  |
| ☐ Taxes and certain other debts owed to governmental units  |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
| ☐ Commitments to maintain the capital of an insured depository institution  |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).  |
| ☐ Claims for death or personal injury while debtor was intoxicated  |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or   |

0 continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

| In re | Lee A Hall | Case No |
|-------|------------|---------|
| -     |            |         |

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

 $\square$  Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Hu<br>H<br>W<br>J<br>C | IS SUBJECT TO SETOFF, SO STATE.                                    | CONTINGENT  | UNLIQUIDAT | SPUTE | AMOUNT OF CLAIM |
|---|----------|------------------------|--|-------------|------------|-------|-----------------|
| Account No.   |          |                        | Personal Loan  | T           | E<br>D     |       |                 |
| AAA Community Finance<br>7136 N. Clark Street<br>Chicago, IL 60626                                |          | -                      |  |             | D          |       | 500.00          |
| Account No.   |          |                        | Personal Loan  |             | Г          |       |                 |
| AmeriCash Loans, LLC<br>880 Lee Street<br>Suite 302<br>Des Plaines, IL 60016                      |          | -                      |  |             |            |       | 500.00          |
| Account No. xxxxxxxxxxxx9277  |          |                        | Opened 9/01/14 Last Active 1/21/15                                 | $\vdash$    | $\vdash$   |       |                 |
| Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130                                |          | _                      | Credit Card  |             |            |       |                 |
|   |          |                        |  |             |            |       | 405.00          |
| Account No. xxxxxxxx2249  Cda/pontiac Attn:Bankruptcy Po Box 213 Streator, IL 61364               |          | _                      | Opened 12/01/08  Collection Attorney Foundation Emergency Services |             |            |       | 208.00          |
|   |          |                        |  |             | Ļ          | L     | 253.00          |
| _6 continuation sheets attached   |          |                        | (Total of t  | Subi<br>his |            |       | 1,613.00        |

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| In re | Lee A Hall |        | Case No. |  |
|-------|------------|--------|----------|--|
| _     |            | Debtor |          |  |

|   | 1        | ш.,         | sband, Wife, Joint, or Community  |           | _            | U     | D        |                 |
|---|----------|-------------|---|-----------|--------------|-------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J<br>H<br>H | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAII IS SUBJECT TO SETOFF, SO STATE. | л I       | HZEDZ – HZOO | )ZQQ< | ローのPUTED | AMOUNT OF CLAIM |
| Account No. xxxxxxx4650   |          |             | Opened 11/01/08   |           | Т            | TE    |          |                 |
| Cda/pontiac<br>Attn:Bankruptcy<br>Po Box 213<br>Streator, IL 61364                                |          | -           | Collection Attorney Foundation Emergence<br>Services  | ,         |              | ט     |          | 142.00          |
| Account No.   | ╁        |             | Parking Tickets Non-Dischargeable   |           |              |       |          | 142.00          |
| City of Chicago<br>121 N. LaSalle Street<br>Chicago, IL 60602                                     |          | -           |   |           |              |       |          |                 |
| Account No.   |          |             |   |           |              |       |          | 3,800.00        |
| Comcast Corporation 1 Comcast Center Philadelphia, PA 19103                                       |          | -           |   |           |              |       |          | 400.00          |
| Account No.   | <u> </u> |             |   | +         |              |       |          |                 |
| ComEd<br>PO Box 6111<br>Carol Stream, IL 60197  |          | -           |   |           |              |       |          | 1,100.00        |
| Account No. xxxx1500  | ╁        |             | Opened 5/01/15  |           |              |       |          | 1,100.00        |
| Diversified Consultant<br>10550 Deerwood Park Blvd<br>Jacksonville, FL 32256                      |          | -           | Collection Attorney AT&T Wireless   |           |              |       |          | 515.00          |
| Sheet no1 of _6 sheets attached to Schedule of  |          |             |   | <br>Su    | bt           | ota   | l<br>l   |                 |
| Creditors Holding Unsecured Nonpriority Claims  |          |             | (Tota   | ıl of thi |              |       |          | 5,957.00        |

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| In re | Lee A Hall | Case N | No |
|-------|------------|--------|----|
| _     |            | Debtor |    |

|  | Ιc       | ш           | sband, Wife, Joint, or Community  |                  | С       | 11  | D |                 |
|--|----------|-------------|---|------------------|---------|---|---|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)            | CODEBTOR | H<br>W<br>J | DATE CLAIM WAS INCURRED AT<br>CONSIDERATION FOR CLAIM. IF CL<br>IS SUBJECT TO SETOFF, SO STAT | LAIM             | 00220-2 | 0ZQD <f< th=""><th></th><th>AMOUNT OF CLAIM</th></f<> |   | AMOUNT OF CLAIM |
| Account No. xxxx0737   | Г        |             | Opened 10/01/14   |                  | Т       | Ε   |   |                 |
| ER Solutions/Convergent Outsourcing<br>Po Box 9004<br>Renton, WA 98057                                       |          | -           | Collection Attorney Comcast   |                  |         | D   |   |                 |
| AAN-   | L        |             | Personal Loan   |                  |         |   |   | 159.00          |
| Account No.  Express Cash Mart of IL, LLC PO Box 5598 Elgin, IL 60121  | -        | -           | Personal Loan   |                  |         |   |   | 500.00          |
| Account No. xxxxxxxxxxxxx0011  |          |             | Opened 8/01/14 Last Active 6/30/15  |                  |         |   |   |                 |
| Fed Loan Serv<br>Pob 60610<br>Harrisburg, PA 17106   |          | -           | Educational Non-Dischargeable   |                  |         |   |   | 6,500.00        |
| Account No. xxxxxxxxxxxxx0007  |          |             | Opened 8/01/12 Last Active 6/30/15  |                  |         |   |   |                 |
| Fed Loan Serv<br>Pob 60610<br>Harrisburg, PA 17106   |          | -           | Educational Non-Dischargeable   |                  |         |   |   |                 |
| Account No. xxxxxxxxxxxxx0002  |          |             | Omenad 0/04/40 Leat Active 5/20/45  |                  |         |   |   | 6,000.00        |
| Fed Loan Serv Pob 60610 Harrisburg, PA 17106   | -        | _           | Opened 9/01/10 Last Active 6/30/15 Educational Non-Dischargeable                              |                  |         |   |   | 6,000.00        |
| Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims |          |             | (   | S<br>Total of th |         | ota<br>pag  |   | 19,159.00       |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Lee A Hall |        | Case No. |  |
|-------|------------|--------|----------|--|
| _     |            | Debtor |          |  |

|  | <u>ا</u> | ш.,   | sband, Wife, Joint, or Community  | 17             | :T                                      | υĪ                    | ь        |   |
|--|----------|-------|---|----------------|---|-----------------------|----------|---|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)              | CODEBTOR | J C H | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | 1              | 0 | NLIQUI                | SPUTED   | AMOUNT OF CLAIM                         |
| Account No. xxxxxxxxxxxxx0005  |          |       | Opened 8/01/11 Last Active 6/30/15  |                | ۲                                       | D<br>A<br>T<br>E<br>D |          |   |
| Fed Loan Serv<br>Pob 60610<br>Harrisburg, PA 17106   |          | -     | Educational Non-Dischargeable   |                |   | D                     |          | 6 000 00                                |
| Account No. xxxxxxxxxxxxx0009  | ┡        |       | Opened 8/01/13 Last Active 6/30/15  |                | +                                       | 4                     | 4        | 6,000.00                                |
| Fed Loan Serv<br>Pob 60610<br>Harrisburg, PA 17106   |          | -     | Educational Non-Dischargeable   |                |   |                       |          | 6,000.00                                |
| Account No. xxxxxxxxxxxx0010   |          |       | Opened 8/01/14 Last Active 6/30/15  |                | +                                       | +                     | +        | •                                       |
| Fed Loan Serv<br>Pob 60610<br>Harrisburg, PA 17106   |          | -     | Educational Non-Dischargeable   |                |   |                       |          | 5,000.00                                |
| Account No. xxxxxxxxxxxxx0006  |          |       | Opened 8/01/12 Last Active 6/30/15  | -+             | +                                       | +                     | +        |   |
| Fed Loan Serv<br>Pob 60610<br>Harrisburg, PA 17106   |          | -     | Educational Non-Dischargeable   |                |   |                       |          | 4 500 00                                |
| Account No. xxxxxxxxxxxxx0008  |          |       | Opened 8/01/13 Last Active 6/30/15  | _              | +                                       | 4                     | 4        | 4,500.00                                |
| Fed Loan Serv<br>Pob 60610<br>Harrisburg, PA 17106   |          | -     | Educational Non-Dischargeable   |                |   |                       |          | 4,500.00                                |
|  |          |       |   |                |   | 4. 1                  | $\dashv$ | .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| Sheet no. <b>_3</b> of <b>_6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims |          |       | (Tota   | Sul<br>of this |   |                       | ;)       | 26,000.00                               |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Lee A Hall | Case N | No |
|-------|------------|--------|----|
| _     |            | Debtor |    |

|   | 1.       | 1            |  |            | _        |              | -           |                 |
|---|----------|--------------|--|------------|----------|--------------|-------------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Hu<br>H<br>C | sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE | IM         | 00zzg=z  | UNLIQUIDATED | U<br>T<br>E | AMOUNT OF CLAIM |
| Account No. xxxxxxxxxxxxx0004   |          |              | Opened 8/01/11 Last Active 6/30/15   |            | Т        | E            |             |                 |
| Fed Loan Serv<br>Pob 60610<br>Harrisburg, PA 17106  |          | -            | Educational Non-Dischargeable  |            |          | D            |             | 3,500.00        |
| Account No. xxxxxxxxxxxxx0001   | ╀        | ├            | Opened 9/01/10 Last Active 6/30/15   |            | _        |              | $\vdash$    | 0,000.00        |
| Fed Loan Serv<br>Pob 60610<br>Harrisburg, PA 17106  |          | -            | Educational Non-Dischargeable  |            |          |              |             | 3,500.00        |
| Account No. xxxxxxxxxxxxx0003   |          |              | Opened 3/01/10 Last Active 6/30/15   |            |          |              |             |                 |
| Fed Loan Serv<br>Po Box 60610<br>Harrisburg, PA 17106   |          | -            | Educational Non-Dischargeable  |            |          |              |             | 1,750.00        |
| Account No.   | ╁        |              | Personal Loan  |            |          |              |             |                 |
| First Cash Advance<br>1916 East 95th Street<br>Chicago, IL 60617                                  |          | -            |  |            |          |              |             | 147.00          |
| Account No. xxxxxxxxxxxx8700  | +        | $\vdash$     | Opened 9/01/14 Last Active 1/21/15   |            |          |              | $\vdash$    |                 |
| First Premier Bank<br>3820 N Louise Ave<br>Sioux Falls, SD 57107                                  |          | -            | Credit Card  |            |          |              |             | 462.00          |
| Sheet no. 4 of 6 sheets attached to Schedule of   |          | 1            | <u> </u>   | S          | L<br>uht | ota          | l<br>l      |                 |
| Creditors Holding Unsecured Nonpriority Claims  |          |              | (To  | otal of th |          |              |             | 9,359.00        |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Lee A Hall | Case No. |  |
|-------|------------|----------|--|
| _     |            | Debtor , |  |

|   | <u></u>    | ш.,         | sband, Wife, Joint, or Community  | 1         | U    | D      |                 |
|---|------------|-------------|---|-----------|------|--------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR   | J<br>H<br>H | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | N    | SPUTED | AMOUNT OF CLAIM |
| Account No.   |            |             | Personal Loan   | ]⊤        | E    |        |                 |
| First Rate Financial<br>1507 E. 87th Street<br>Chicago, IL 60619                                  |            | -           |   |           | ט    |        | 1,300.00        |
| Account No. xx3024  | _          |             | Opened 10/01/14   | +         |      |        | 1,000.00        |
| Keynote Consulting<br>220 West Campus Drive<br>Suite 102<br>Arlington Heights, IL 60004           |            | -           | Collection Attorney Mainstreet Real Est Svcs<br>Ltd   |           |      |        |                 |
|   |            |             |   |           |      |        | 2,500.00        |
| Account No.   |            |             |   |           |      |        |                 |
| Marquette Bank<br>Orland Branch - 143rd<br>9612 W. 143rd Street<br>Orland Park, IL 60462          |            | -           |   |           |      |        | 800.00          |
| Account No. xxxxxxxxx3865   | lacksquare |             | Opened 10/18/12 Last Active 2/14/13   | $\vdash$  |      |        | 330.33          |
| Peoples Gas<br>200 E. Randolph Drive<br>Chicago, IL 60601   |            | -           | Utilities   |           |      |        |                 |
| Account No. xxxxxxxxx1000   | _          |             | Opened 4/22/15 Last Active 7/01/15  | -         |      |        | 605.00          |
| Peoples Gas 200 E. Randolph Drive Chicago, IL 60601   |            | -           | Utilities   |           |      |        | 319.00          |
| Sheet no5 _ of _6 _ sheets attached to Schedule of  | <u> </u>   |             | <u> </u>  | Subi      | tota | 1<br>1 | 5.501.00        |
| Creditors Holding Unsecured Nonpriority Claims  |            |             | (Total of t   | his       | pag  | ge)    | 5,524.00        |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Lee A Hall | Case No.    |  |
|-------|------------|-------------|--|
| _     |            | ,<br>Debtor |  |

| _        |                         | 1   | 1.                         | 1   | _  |   |
|----------|-------------------------|---|----------------------------|---|--|---|
| CODEBTOR | Hus<br>H<br>W<br>J<br>C | sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | NGEN                       | DRLLQULDA   | DISPUTED   | AMOUNT OF CLAIM   |
|          |                         |   | T                          | E   |  |   |
|          | -                       |   |                            | D   |  | 500.00  |
|          |                         | Medical Care  | t                          |   | <u> </u>   |   |
|          |                         |   |                            |   |  |   |
|          |                         |   |                            |   |  | 2,000.00  |
|          |                         |   |                            |   |  |   |
|          | -                       |   |                            |   |  |   |
|          |                         |   |                            |   |  | 500.00  |
|          | -                       |   |                            |   |  | 150.00  |
|          |                         |   |                            |   |  |   |
|          |                         |   |                            |   |  |   |
| <u> </u> |                         |   |                            |   |  | 3,150.00  |
|          |                         |   | 7                          | \[Ota   | al   | 70,762.00   |
|          | CODEBTOR                | CODUBTOR  | - Medical Care (Total of t | CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Medical Care  - Sub (Total of this | Nedical Care  - Subtota (Total of this page Total o | CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Solution IS SUBJECT TO SETOFF, SO STATE. |

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B6G (Official Form 6G) (12/07)

| In re | Lee A Hall | Case No. |
|-------|------------|----------|
| -     |            | Debtor   |

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-25521 Doc 1 Filed 07/27/15 Entered 07/27/15 18:03:45 Desc Main Document Page 23 of 48

B6H (Official Form 6H) (12/07)

| In re | Lee A Hall | Case No.    |
|-------|------------|-------------|
| -     |            | ,<br>Debtor |

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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| Fill          | in this information to identify your c  | ase:                       |                   |                           |          |      |            |                |                         |                 |         |
|---------------|---|----------------------------|-------------------|---------------------------|----------|------|------------|----------------|-------------------------|-----------------|---------|
|               | otor 1 Lee A Hall   | 400.                       |                   |                           |          |      |            |                |                         |                 |         |
|               | otor 2<br>use, if filing)   |                            |                   |                           |          | _    |            |                |                         |                 |         |
| Uni           | ted States Bankruptcy Court for the   | : NORTHERN DISTRIC         | CT OF ILI         | LINOIS                    |          |      |            |                |                         |                 |         |
|               | e number<br>own)  |                            | -                 |                           |          |      | □ An       |                | ed filing<br>ent showin | g post-petition |         |
| Of            | ficial Form B 6I  |                            |                   |                           |          |      |            | // DD/ \       |                         | Silowing date.  |         |
| So            | chedule I: Your Inc   | ome                        |                   |                           |          |      | IVIII      | 11 / 00/       |                         |                 | 12/13   |
| spoi<br>attac |   | r spouse is not filing w   | ith you,          | do not inclu              | de infor | mati | on about   | your sp        | ouse. If m              | ore space is    | needed, |
| 1.            | Fill in your employment information.  |                            | Debto             | r 1                       |          |      |            | Debtor 2       | 2 or non-fi             | ling spouse     |         |
|               | If you have more than one job, attach a separate page with  | Employment status          | ■ Employed        |                           |          |      | ☐ Employed |                |                         |                 |         |
|               | information about additional employers.   | . ,                        | ☐ Not employed    |                           |          |      |            | ☐ Not employed |                         |                 |         |
|               |   | Occupation                 | Warehouse Manager |                           |          |      |            |                |                         |                 |         |
|               | Include part-time, seasonal, or self-employed work.   | Employer's name            | Inter             | City Supply               | Co.      |      |            |                |                         |                 |         |
|               | Occupation may include student or homemaker, if it applies.   | Employer's address         |                   | S. Dobson<br>Igo, IL 6061 | 9        |      |            |                |                         |                 |         |
|               |   | How long employed t        | here?             | 2 Years                   |          |      |            | _              |                         |                 |         |
| Par           | t 2: Give Details About Mor   | nthly Income               |                   |                           |          |      |            |                |                         |                 |         |
| spou<br>If yo | mate monthly income as of the dise unless you are separated.  u or your non-filing spouse have most space, attach a separate sheet to | ate you file this form. If |                   |                           |          |      |            | hat pers       | son on the I            | -               |         |
| 2.            | List monthly gross wages, sala deductions). If not paid monthly,  |                            |                   |                           | 2.       | \$   | 2,5        | 580.00         | \$                      | N/A             |         |
| 3.            | Estimate and list monthly overt   | ime pay.                   |                   |                           | 3.       | +\$  |            | 0.00           | +\$                     | N/A             |         |
| 4.            | Calculate gross Income. Add lin   | ne 2 + line 3.             |                   |                           | 4.       | \$   | 2,580      | 0.00           | \$                      | N/A             |         |

| Debt | tor 1                           | Lee A Hall   | _   | Case                       | number (if known)                                      |  |   |                |
|------|---------------------------------|--|---|----------------------------|--|--|---|----------------|
|      | Cor                             | by line 4 here   | 4.  | For<br>\$                  | Debtor 1 2,580.00                                      |  | otor 2 or<br>ng spouse<br>N/A                 |                |
|      |                                 | -  |   | Ť <u> </u>                 | 2,000.00   | <u> </u>   | IV/A  |                |
| 5.   | 5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h. | Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:  | 5a.<br>5b.<br>5c.<br>5d.<br>5e.<br>5f.<br>5g. | \$                         | 382.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00 | \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$                | N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A |                |
| 6.   | Add                             | the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.   | 6.  | \$                         | 382.00   | \$   | N/A   |                |
| 7.   | Cald                            | culate total monthly take-home pay. Subtract line 6 from line 4.   | 7.  | \$                         | 2,198.00   | \$   | N/A   |                |
| 8.   | 8b. 8c. 8d. 8e. 8f. 8g. 8h.     | all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify: | 8c.<br>8d.<br>8e.                             | \$<br>\$<br>\$<br>\$<br>\$ | 0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00   | \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ | N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A<br>N/A |                |
| 9.   | Add                             | all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.   | 9.  | \$                         | 0.00   | \$   | N/A   |                |
| 10.  |                                 | culate monthly income. Add line 7 + line 9.  I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | 10. \$  | :                          | 2,198.00 + \$_   | N  | <b>/A</b>   = \$2                             | 2,198.00       |
| 11.  | Inclu<br>othe<br>Do r           | te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not excity:   | depen   |                            |  | ted in Sche  | edule J.<br>11. +\$                           | 0.00           |
| 12.  |                                 | If the amount in the last column of line 10 to the amount in line 11. The rester that amount on the Summary of Schedules and Statistical Summary of Certallies   |   |                            |  | a. if it   | 12. \$  | 2,198.00<br>ed |
| 13.  | Do y                            | you expect an increase or decrease within the year after you file this form No.  Yes. Explain:   | ?   |                            |  |  | monthly                                       | income         |

Official Form B 6I Schedule I: Your Income page 2

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| Fill       | in this informa                  | tion to identify yo                | our case:     |   |  |            |   |  |
|------------|----------------------------------|------------------------------------|---------------|---|--|------------|---|--|
|            |                                  |                                    | par dado.     |   |  | O.         |   |  |
| Dec        | otor 1                           | Lee A Hall                         |               |   |  |            | eck if this is:  An amended filing      |  |
| Deb        | otor 2                           |                                    |               |   |  |            | A supplement sho                        | wing post-petition chapter                   |
| (Sp        | ouse, if filing)                 |                                    |               |   |  |            | 13 expenses as of                       | f the following date:                        |
| Unit       | ted States Bankru                | uptcy Court for the:               | NORTH         | ERN DISTRICT OF ILLIN                                       | OIS                                      |            | MM / DD / YYYY                          |  |
|            | se number<br>nown)               |                                    |               |   |  |            | A separate filing for 2 maintains a sep | or Debtor 2 because Debto<br>arate household |
| $\bigcirc$ | fficial Fo                       | rm B 6.1                           |               |   |  |            |   |  |
|            |                                  |                                    | _<br>Evnon    |   |  |            |   | 1044   |
|            |                                  | J: Your                            |               | ISES If two married people a                                | ro filing togother b                     | oth are or | rually rosponsible                      | for supplying correct                        |
| info       | ormation. If m                   |                                    | eded, atta    | ch another sheet to this                                    |  |            |   |  |
| Par        | rt 1: Descr                      | ibe Your House                     | hold          |   |  |            |   |  |
| ١.         | No. Go to                        |                                    |               |   |  |            |   |  |
|            |                                  | = .                                | in a separa   | ate household?  |  |            |   |  |
|            | □ No                             |                                    | и сорин       |   |  |            |   |  |
|            |                                  |                                    | st file a sep | parate Schedule J.  |  |            |   |  |
| 2.         | Do you have                      | e dependents?                      | □ No          |   |  |            |   |  |
|            | Do not list Do<br>and Debtor 2   |                                    | Yes.          | Fill out this information for each dependent                | Dependent's relati<br>Debtor 1 or Debtor |            | Dependent's age                         | Does dependent live with you?                |
|            | Do not state                     | the                                |               |   |  |            |   | □ No   |
|            | dependents'                      | names.                             |               |   | Daughter                                 |            | 18 Years                                | Yes  |
|            |                                  |                                    |               |   |  |            |   | □ No<br>□ Yes                                |
|            |                                  |                                    |               |   |  |            |   | □ Yes<br>□ No                                |
|            |                                  |                                    |               |   |  |            |   | ☐ Yes  |
|            |                                  |                                    |               |   | -  |            | <u> </u>                                | □ No   |
|            |                                  |                                    |               |   |  |            |   | ☐ Yes  |
| 3.         |                                  | enses include                      |               | No  |  |            |   | •  |
|            |                                  | f people other t<br>I your depende |               | Yes   |  |            |   |  |
|            |                                  |                                    |               |   |  |            |   |  |
|            |                                  | ate Your Ongoi                     |               |   |  |            |   |  |
| exp        |                                  |                                    |               | uptcy filing date unless y<br>y is filed. If this is a supp |  |            |   | of the form and fill in the                  |
|            |                                  |                                    |               | government assistance                                       |  |            |   |  |
|            | value of such<br>ficial Form 6I. |                                    | d have inc    | cluded it on <i>Schedule I:</i>                             | Your Income                              |            | Your exp                                | penses                                       |
| 4.         |                                  | r home owners<br>d any rent for th |               | ses for your residence. I<br>r lot.                         | nclude first mortgag                     | e 4.       | \$                                      | 500.00                                       |
|            | If not includ                    | ed in line 4:                      |               |   |  |            |   |  |
|            | 4a. Real e                       | state taxes                        |               |   |  | 4a.        | \$                                      | 0.00   |
|            |                                  | rty, homeowner's                   | s, or renter' | 's insurance  |  | 4b.        |   | 0.00   |
|            |                                  |                                    |               | ipkeep expenses   |  | 4c.        |   | 0.00   |
| F          |                                  | owner's associat                   |               |   | mo oquitu locas                          | 4d.<br>5.  | ·                                       | 0.00   |
| 5.         | Additional n                     | nortgage payme                     | ants for vo   | our residence, such as ho                                   | me equity loans                          | 5.         | D                                       | 0.00   |

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| Debtor 1 Lee A F   | lall  | Case num      | ber (if known) |                             |
|--------------------|---|---------------|----------------|-----------------------------|
| 6. Utilities:      |   |               |                |                             |
|                    | y, heat, natural gas  | 6a.           | \$             | 75.00                       |
|                    | ewer, garbage collection  | 6b.           |                | 0.00                        |
|                    | ne, cell phone, Internet, satellite, and cable services   | 6c.           | ·              | 110.00                      |
| 6d. Other. Sp      | ·   | 6d.           | ·   ———        | 0.00                        |
|                    | sekeeping supplies  | <del></del>   | · -            | 475.00                      |
|                    | children's education costs  | 8.            | \$             | 0.00                        |
|                    | dry, and dry cleaning   | 9.            | \$             | 130.00                      |
| _                  | products and services   | 10.           | · -            | 75.00                       |
|                    | ental expenses  | 11.           |                | 100.00                      |
|                    | Include gas, maintenance, bus or train fare.  | 11.           | Ψ              | 100.00                      |
| Do not include     |   | 12.           | \$             | 150.00                      |
|                    | , clubs, recreation, newspapers, magazines, and books   | 13.           | · ·            | 0.00                        |
|                    | atributions and religious donations   | 14.           | · -            | 0.00                        |
| 5. Insurance.      | and rongious domails no   |               | <u> </u>       | 0.00                        |
|                    | insurance deducted from your pay or included in lines 4 or 20.  |               |                |                             |
| 15a. Life insu     | , , ,   | 15a.          | \$             | 0.00                        |
| 15b. Health in     |   | 15b.          | ·   ———        | 0.00                        |
| 15c. Vehicle i     |   | 15c.          | ·   ———        | 148.00                      |
|                    | surance. Specify:   | 15d.          | ·              | 0.00                        |
|                    | include taxes deducted from your pay or included in lines 4 or 20.  |               | <u> </u>       | 0.00                        |
| Specify:           | moldad taxes addition from your pay or moldada in into 4 or 20.   | 16.           | \$             | 0.00                        |
| 7. Installment or  | lease payments:   |               | *              |                             |
|                    | nents for Vehicle 1   | 17a.          | \$             | 416.00                      |
|                    | nents for Vehicle 2   | 17b.          | \$             | 0.00                        |
| 17c. Other. Sp     | pocify:   | 17c.          | *              | 0.00                        |
| 17d. Other. Sp     |   | 17d.          | ·              | 0.00                        |
|                    | s of alimony, maintenance, and support that you did not report  |               |                | 0.00                        |
|                    | your pay on line 5, Schedule I, Your Income (Official Form 6I).   |               | \$             | 0.00                        |
|                    | ts you make to support others who do not live with you.   |               | \$             | 0.00                        |
| Specify:           |   | 19.           |                |                             |
| 0. Other real pro  | perty expenses not included in lines 4 or 5 of this form or on S  | chedule I: Yo | our Income.    |                             |
| 20a. Mortgage      | es on other property  | 20a.          | \$             | 0.00                        |
| 20b. Real esta     | ate taxes   | 20b.          | \$             | 0.00                        |
| 20c. Property      | homeowner's, or renter's insurance  | 20c.          | \$             | 0.00                        |
| 20d. Maintena      | nce, repair, and upkeep expenses  | 20d.          | \$             | 0.00                        |
|                    | ner's association or condominium dues   | 20e.          | \$             | 0.00                        |
| 1. Other: Specify: |   | 21.           | +\$            | 0.00                        |
|                    |   |               |                |                             |
| -                  | expenses. Add lines 4 through 21.   | 22.           | \$             | 2,179.00                    |
| •                  | ur monthly expenses.  |               |                |                             |
|                    | monthly net income.   |               |                |                             |
|                    | e 12 (your combined monthly income) from Schedule I.  | 23a.          | ·   ———        | 2,198.00                    |
| 23b. Copy you      | ur monthly expenses from line 22 above.   | 23b.          | -\$            | 2,179.00                    |
|                    |   |               |                |                             |
|                    | your monthly expenses from your monthly income.   | 23c.          | \$             | 19.00                       |
| The resu           | It is your monthly net income.  | 230.          | <u> </u>       | 10.00                       |
| For example, do y  | an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect you expect your mortgage? |               |                | se or decrease because of a |
| ☐ Yes.             |   |               |                |                             |
| Explain:           |   |               |                |                             |

page 2

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**B6 Declaration (Official Form 6 - Declaration).** (12/07)

## United States Bankruptcy Court Northern District of Illinois

| In re | Lee A Hall  |                 |                                  | Case No.       |      |  |  |  |
|-------|---|-----------------|----------------------------------|----------------|------|--|--|--|
|       |   |                 | Debtor(s)                        | Chapter        | 7    |  |  |  |
|       | DECLARATION CONCERNING DEBTOR'S SCHEDULES   |                 |                                  |                |      |  |  |  |
|       | DECLARATION   | UNDER PENALTY ( | OF PERJURY BY                    | INDIVIDUAL DE. | BTOR |  |  |  |
|       | I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief. |                 |                                  |                |      |  |  |  |
| Date  | July 27, 2015   | _ Signature     | /s/ Lee A Hall Lee A Hall Debtor |                |      |  |  |  |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

# **United States Bankruptcy Court Northern District of Illinois**

| In re | Lee A Hall | Case No.  |         |   |
|-------|------------|-----------|---------|---|
|       |            | Debtor(s) | Chapter | 7 |

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT      | SOURCE |
|-------------|--------|
| \$28,928.00 | 2014   |
| \$21,851.00 | 2013   |
| \$16.493.00 | YTD    |

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

PAID OR VALUE OF

AMOUNT

NAME AND ADDRESS OF CREDITOR

AMOUNT STILL **OWING** TRANSFERS

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Debtor CC, Inc. 378 Summit Ave. Jersey City, NJ 07306 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 7/27/15 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$9.95 Credit Counseling
Course

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### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

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**ADDRESS** 5703 S. Emerald Street Unit 1 Chicago, IL 60621

NAME USED Lee A Hall

DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS NAME

BEGINNING AND NATURE OF BUSINESS

**ENDING DATES** 

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**  DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY DATE OF INVENTORY RECORDS

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### 21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

### 22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

TITLE DATE OF TERMINATION NAME AND ADDRESS

### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 27, 2015

Signature /s/ Lee A Hall

Lee A Hall

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

| In re Lee A Hall  | 1101011121                  |  | Case No.                         |                                      |
|---|-----------------------------|--|----------------------------------|--------------------------------------|
| In le Lee A Haii  |                             | Debtor(s)  | Chapter                          | 7                                    |
| CHAPTER 7   | 7 INDIVIDUAL DEBTO          | OR'S STATEME   | ENT OF INTEN                     | TION                                 |
| PART A - Debts secured by proper property of the estate. Atta                 |                             |  | pleted for <b>EAC</b>            | H debt which is secured by           |
| Property No. 1  |                             |  |                                  |                                      |
| Creditor's Name:<br>American Credit Acceptance                                |                             | Describe Proper<br>2002 Cadillac Es<br>158,000 Miles | rty Securing Debt<br>scalade     | :                                    |
| Property will be (check one):   |                             |  |                                  |                                      |
| ☐ Surrendered   | ■ Retained                  |  |                                  |                                      |
| If retaining the property, I intend to (cl ☐ Redeem the property              | heck at least one):         |  |                                  |                                      |
| ■ Reaffirm the debt □ Other. Explain  | (for example, av            | oid lien using 11 U                                  | .S.C. § 522(f)).                 |                                      |
| Property is (check one):  |                             |  |                                  |                                      |
| ■ Claimed as Exempt   | ☐ Not claimed as exempt     |  |                                  |                                      |
| PART B - Personal property subject to Attach additional pages if necessary.)  | unexpired leases. (All thre | e columns of Part B                                  | 3 must be complete               | ed for each unexpired lease.         |
| Property No. 1  |                             |  |                                  |                                      |
| Lessor's Name:<br>-NONE-  | Describe Leased Pr          | operty:  | Lease will be U.S.C. § 365 ☐ YES | e Assumed pursuant to 11 $S(p)(2)$ : |
| I declare under penalty of perjury th<br>personal property subject to an unex |                             | intention as to an                                   | y property of my                 | estate securing a debt and/or        |
| Date <b>July 27, 2015</b>   | Signature                   | /s/ Lee A Hall                                       |                                  |                                      |
|   |                             | Lee A Hall<br>Debtor                                 |                                  |                                      |
|   |                             | DCUIUI   |                                  |                                      |

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# United States Bankruptcy Court Northern District of Illinois

| In r   | ·e   | Lee A Hall                                 |  |  |                                   |   |  | Case No.                               |                  |                                |
|--|--|--|--|--|-----------------------------------|---|--|--|------------------|--------------------------------|
|  |  |  |  |  |                                   | Debtor(s)   |  | Chapter                                | 7                |                                |
|  |  | DISC                                       | CLO  | SURE OF  | COMPENSA                          | TION OF AT  | TORNEY   | FOR DE                                 | EBTOR(S)         |                                |
| 1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: |  |  |  |  |                                   |   |  |  |                  |                                |
|  |  | For legal services                         | s, I ha  | ive agreed to acc  | ept                               |   | \$   |  | 1,900.00         |                                |
|  |  | Prior to the filing                        | g of th  | is statement I ha  | we received                       |   | \$   |  | 0.00             |                                |
|  |  | Balance Due                                |  |  |                                   |   | \$   |  | 1,900.00         |                                |
| 2.   | \$_  | <b>0.00</b> of the filing                  | ng fee   | e has been paid.   |                                   |   |  |  |                  |                                |
| 3.   | Th   | e source of the com                        | npensa   | ation paid to me   | was:                              |   |  |  |                  |                                |
|  |  | Debtor                                     |  | Other (specify):   |                                   |   |  |  |                  |                                |
| 4.   | Th   | e source of compen                         | ısatioı  | n to be paid to m  | ne is:                            |   |  |  |                  |                                |
|  |  | Debtor                                     |  | Other (specify):   |                                   |   |  |  |                  |                                |
| 5.   |  | I have not agreed                          | to she   | are the above-dis  | sclosed compensation              | on with any other   | nerson unless th                                   | nev are mem                            | hers and associa | ates of my law firm            |
| J.   |  | _  |  |  | -                                 |   | _  |  |                  | -                              |
|  | ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. |  |  |  |                                   |   |  |  |                  |                                |
| 5.   | In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  |  |  |  |                                   |   |  |  |                  |                                |
|  | b.   | The legal s<br>This fee sh                 | ling of<br>as need<br>ned P<br>service<br>nall o | f any petition, so<br>eded]<br>re-Petition Co<br>ces fee in this<br>nly be binding |                                   | of affairs and plar<br>Services<br>ensation Disclos<br>Debtors signin | n which may be<br>sure is the an<br>ng a Post-Peti | required;<br>ticipated f<br>tion Contr | Post-Petition A  | Attorney Fee.<br>Services with |
| 7.   | Ву   | agreement with the See Pre-Pe              |  |  | disclosed fee does Legal Services | not include the fol   | llowing service:                                   |  |                  |                                |
|  |  |  |  |  | CEI                               | RTIFICATION   |  |  |                  |                                |
| this   |  | ertify that the foregon kruptcy proceeding |  | is a complete stat   | tement of any agree               | ment or arrangem  | ent for payment                                    | to me for re                           | epresentation of | the debtor(s) in               |
| Date   | ed:  | July 27, 2015                              |  |  |                                   | /s/ Frank G.  | . Cortese  |  |                  |                                |
|  |  |  | _  |  |                                   | Frank G. Co   |  | . B.C                                  |                  |                                |
|  |  |  |  |  |                                   |   | e Law Offices<br>ashington Str                     |  |                  |                                |
|  |  |  |  |  |                                   | Suite 1500  | _  |  |                  |                                |
|  |  |  |  |  |                                   | Chicago, IL   | . 60602<br>475   Fax: (312                         | 2) 268-515                             | 1                |                                |
|  |  |  |  |  |                                   |   | v@gmail.com  |  | •                |                                |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

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a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

# United States Rankruntey Court

|         |                        | Northern District of Illinois   | L                |               |
|---------|------------------------|---|------------------|---------------|
| In re   | Lee A Hall             |   | Case No.         |               |
|         |                        | Debtor(s)   | Chapter <b>7</b> |               |
|         |                        | OF NOTICE TO CONSUMED  (b) OF THE BANKRUPTCY  Certification of Debtor  exercised and read the attached notice | CODE             | ,             |
| Code.   |                        |   |                  |               |
| Lee A   | Hall                   | ${ m X}^{\prime}$ /s/ Lee A Hall  |                  | July 27, 2015 |
| Printed | d Name(s) of Debtor(s) | Signature of Debto  | or               | Date          |
| Case N  | No. (if known)         | X   |                  |               |
|         |                        | Signature of Joint  | Debtor (if any)  | Date          |

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# **United States Bankruptcy Court Northern District of Illinois**

| Not then District of Hillions |  |   |                       |                         |
|-------------------------------|--|---|-----------------------|-------------------------|
| In re                         | Lee A Hall                                 |   | Case No.              |                         |
|                               |  | Debtor(s)                               | Chapter 7             | ,                       |
|                               | VE   | ERIFICATION OF CREDITOR N               | MATRIX                |                         |
|                               |  | Number o                                | of Creditors:         | 23                      |
|                               | The above-named Debtor(s) (our) knowledge. | ) hereby verifies that the list of cred | itors is true and con | crect to the best of my |
| Date:                         | July 27, 2015                              | /s/ Lee A Hall<br>Lee A Hall            |                       |                         |

AAA Community Finance 7136 N. Clark Street Chicago, IL 60626

American Credit Acceptance 961 E Main St Spartanburg, SC 29302

AmeriCash Loans, LLC 880 Lee Street Suite 302 Des Plaines, IL 60016

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Cda/pontiac Attn:Bankruptcy Po Box 213 Streator, IL 61364

City of Chicago 121 N. LaSalle Street Chicago, IL 60602

Comcast Corporation 1 Comcast Center Philadelphia, PA 19103

ComEd PO Box 6111 Carol Stream, IL 60197

Diversified Consultant 10550 Deerwood Park Blvd Jacksonville, FL 32256

ER Solutions/Convergent Outsourcing Po Box 9004 Renton, WA 98057 Express Cash Mart of IL, LLC PO Box 5598 Elgin, IL 60121

Fed Loan Serv Pob 60610 Harrisburg, PA 17106

Fed Loan Serv Po Box 60610 Harrisburg, PA 17106

First Cash Advance 1916 East 95th Street Chicago, IL 60617

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

First Rate Financial 1507 E. 87th Street Chicago, IL 60619

Keynote Consulting 220 West Campus Drive Suite 102 Arlington Heights, IL 60004

Marquette Bank Orland Branch - 143rd 9612 W. 143rd Street Orland Park, IL 60462

Peoples Gas 200 E. Randolph Drive Chicago, IL 60601

Sprint Corporation 6200 Sprint Parkway Overland Park, KS 66251

St. Bernard Hospital 326 W. 64th Street Chicago, IL 60621

T-Mobile, USA, Inc. 12920 SE 38th Street Bellevue, WA 98006

TCF National Bank 801 Marquette Ave. Minneapolis, MN 55402

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### STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

#### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

#### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,347,500 (\$336,900 in unsecured debts and \$1,010,650 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

| /s/ Lee A Hall     | July 27, 2015 |  |  |
|--------------------|---------------|--|--|
| Debtor's Signature | Date          |  |  |

### Disclosure Pursuant to 11 U.S.C. §527(a)(2)

### You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

# IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules, and Statement of Financial Affairs, and in some cases a Statement of Intention, need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.